

**From:** BERGER, TERRENCE [mailto:tberger@cfiemail.com]  
**Sent:** Friday, August 21, 2015 10:28 AM  
**To:** EBSA, E-ORI - EBSA  
**Subject:**

I would like to express my deep concern with the DOL proposed Fiduciary rule.

This proposed rule would create obstacles for savers rather than help savers.

There is no evidence that any consumer harm is being done in the industry today. Complainants filed are less than 1 in 10,000 per industry statistics.

I don't understand why your proposing changes to a industry that essentially could put thousands of careers in jeopardy.

I do believe Bernie Madoff was a fiduciary and we all know the end result. You need to let the system that has worked for 100 years continue to work.

Sincerely

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